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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF ARIZONA**

IN RE THE MATTER OF:

Chapter 7

STANLEY THOMAS LUND and JUNE
MARIE LUND, aka LUND
MORTGAGE, INC.,

Case No. 2:09-bk-16494-SSC

Adv. Proc. No. 2:09-ap-01577-CGC

Debtors.

ANSWER

THE BILTMORE BANK OF ARIZONA.

Plaintiff.

vs.

STANLEY THOMAS LUND and JUNE
MARIE LUND.

Defendants/Debtors

Defendants/Debtors, by and through their attorneys undersigned, hereby answer

Plaintiff's Complaint and admit, deny and allege as follows:

1. Defendants/Debtors admit the allegations contained in Paragraph 1 of Plaintiff's Complaint.

1 2. Defendants/Debtors are without sufficient information to form a belief as to
2 the truthfulness of the allegations contained in Paragraph 2 of Plaintiff's Complaint, and
3 as such neither deny nor admit same.

4 3. Defendants/Debtors admit to the allegations contained in Paragraph 3 of
5 Plaintiff's Complaint.

6 4. Defendants/Debtors deny the allegations contained in Paragraph 4 of
7 Plaintiff's Complaint.

8 5. Defendants/Debtors admit to the allegations contained in Paragraphs 5, 6,
9 7, 8, 9, 10, 11 and 12 of Plaintiff's Complaint.

10 6. Defendants/Debtors deny the allegations contained in Paragraph 13 of
11 Plaintiff's Complaint.

12 7. Defendants/Debtors admit to the allegations contained in Paragraphs 14,
13 15, 16 and 17 contained in Plaintiff's Complaint.

14 8. Defendants/Debtors deny the allegations contained in Paragraph 18 of
15 Plaintiff's Complaint.

16 9. Defendants/Debtors are without sufficient information to form a belief as to
17 the truthfulness of the allegations contained in Paragraph 19, 20, 21, 22, 23 and 24 of
18 Plaintiff's Complaint, and as such neither deny nor admit same.

20 10. Defendants/Debtors admit to the allegations contained in Paragraph 25 of
21 Plaintiff's Complaint.

22 11. Defendants/Debtors are without sufficient information to form a belief as to
23 the truthfulness of the allegations contained in Paragraph 26, 27 and 28 of Plaintiff's
24 Complaint, and as such neither deny nor admit same.

25 12. Defendants/Debtors deny the allegations contained in Paragraphs 29, 30,
26 31 and 32 of Plaintiff's Complaint.

13. Defendants/Debtors are without sufficient information to form a belief as to the truthfulness of the allegations contained in Paragraph 33 of Plaintiff's Complaint, and as such neither deny nor admit same.

14. Statement of fact and therefore no response is required to Paragraph 34 of Plaintiff's Complaint.

15. Defendants/Debtors deny the allegations contained in Paragraphs 35, 36, 37 and 38 of Plaintiff's Complaint.

16. Statement of fact and therefore no response is required to Paragraph 39 of Plaintiff's Complaint.

17. Defendants/Debtors deny the allegations contained in Paragraphs 40, 41 and 42 of Plaintiff's Complaint.

WHEREFORE, Defendants/Debtors request that Plaintiff's Complaint be dismissed and that they be awarded their reasonable attorney's fees and costs incurred herein, and for such other and further relief as the Court deems necessary.

DATED this 14th day of December, 2009.

JOSEPH W. CHARLES, P.C.

By: /s/ Joseph W. Charles
JOSEPH W. CHARLES
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Attorney for Defendants/Debtors

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2 The foregoing was electronically
3 filed with the U.S. Bankruptcy Court
4 and a copy was mailed this 14th day
5 of December, 2009, to:
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8 Theodore P. Witthoft, Esq.
9 Collins, May Potenza, Baran & Gillespie, P.C.
10 201 N. Central Avenue, Suite 2210
11 Phoenix, AZ 85004-0022
12 Attorneys for Plaintiff
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15 /s/ S. Borek
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